Certificate Number: 17082-PAE-DE-034959172

Bankruptcy Case Number: 20-13935



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 7, 2020, at 11:56 o'clock AM MST, SALVATORE LOMBARDO completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 7, 2020 By: /s/Mary J Miller

Name: Mary J Miller

Title: Certified Credit Counselor